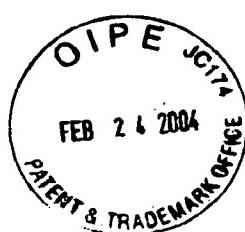


Docket No.: 3350-121D  
File No. 1158.42863X00  
Client No.: Multiple Operating Accounts-D



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :  
HAMILTON, et al. : Art Unit: 3621  
Serial No: 10/631,970 :  
Filed: August 1, 2003 :  
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION  
TECHNIQUE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- No additional fee is required.  
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
		<b>TOTAL FEE DUE</b>			

- [ ] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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SWC/slk

Docket No. 3350-121D  
File No. 1158.42863X00  
Client No. Multiple Operating Accounts-D

PATENT



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
HAMILTON, et al : Group Art Unit: 3621  
Serial No. 10/631,970 : Examiner: TBD  
Filed: August 1, 2003 :  
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION  
TECHNIQUE

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-121D  
File No. 1158.42863X00  
Client No. Multiple Operating Accounts-D

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42863X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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FEB 24 2004

Sheet 1 of 3

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-121D 1158.42863X00	SERIAL NO. 10/631,970
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT HAMILTON, et al.	
		FILING DATE August 1, 2003	GROUP

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./ AA	5,873,072	2-16-99	Kight, et al.			
	AB	5,025,373	6-18-91	Keyser, Jr., et al.		
	AC	5,710,889	1-20-98	Clark, et al.		
	AD	6,311,170	10-30-01	Embrey		
	AE	5,794,221	8-11-98	Egendorf		
	AF	5,978,780	11-2-99	Watson		
	AG	6,032,133	2-29-00	Hilt, et al.		
	AH	6,098,053	8-1-00	Slater		
	AI	4,823,264	4-18-89	Deming		
	AJ	5,974,146	10-26-99	Randle, et al.		
	AK	2001/ 0037295	11-1-01	Olsen		
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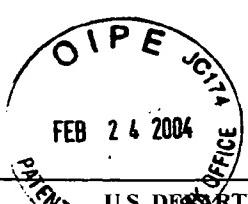
**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
/J.A./ AM							
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
/J.A./ AT							

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

/J.A./ AU	
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	AX
	AY
/J.A./ AZ	

Examiner /John Anderson/	Date Considered 12/30/2009
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Sheet 2 of 3

Form PTO-1449

<b>U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</b>		<b>ATTY. DKT. NO.</b> 3350-121D 1158.42863X00	<b>SERIAL NO.</b> 10/631,970
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		<b>FILING DATE</b> August 1, 2003	<b>GROUP</b>

#### U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
J.A.	AA	2002/0116331	8-22-02 Cataline, et al.			
	AB	5,420,405	5-30-95 Chasek			
	AC	5,504,677	4-2-96 Pollin			
	AD	5,677,955	10-14-97 Doggett, et al.			
	AE	5,920,848	7-6-99 Schutzer, et al.			
	AF	6,029,150	2-22-00 Kravitz			
	AG	5,920,847	7-6-99 Kolling, et al.			
	AH	5,383,113	1-17-95 Kight, et al.			
	AI	5,966,698	10-12-99 Pollin			
	AJ	5,884,288	3-16-99 Chang, et al.			
	AK	5,220,501	6-15-93 Lawlor, et al.			
J.A.	AL	5,283,829	2-1-94 Anderson			

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						Yes	No
	AM						
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	Date Considered 12/30/2009



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		<b>FILING DATE</b> August 1, 2003	<b>GROUP</b>		

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
J.A./ AA	5,326,959	7-5-94	Perazza			
J.A./ AB	5,336,870	8-9-94	Hughes, et al.			
J.A./ AC	5,465,206	11-7-95	Hilt, et al.			
J.A./ AD	5,699,528	12-16-97	Hogan			
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<b>Examiner</b>	/John Anderson/
	<b>Date Considered</b> 12/30/2009